

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	Michael David Erlanger
Application No. 09/370,619	Filing Date: August 7, 1999
Title of Application:	Efficient Market For Financial Products
Examiner	Daniel Lawson Greene
Art Unit	3694

Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

Response to Official Action

In response to the Official Action dated **29 September 2009**, Applicant submits the following Amendment and Remarks and the accompanying Terminal Disclaimer.

If any additional fee is due please charge Deposit Account No. 19-4516.

A Listing of All Claims Including Current Amendments begins on page 2.

Remarks begin on page 24.